

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE	:	CHAPTER 13
	:	
ADELENE EVANS	:	CASE NO: 15-10848JKF
	:	
Debtor	:	
	:	SECOND AMENDED
	:	CHAPTER 13 PLAN
	:	(POST-CONFIRMATION)
	:	

YOUR RIGHTS WILL BE AFFECTED

If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan

PLAN PROVISIONS

DISCHARGE:

 X The debtor will seek a discharge of debts pursuant to Section 1328(a).

 The debtor is not eligible for a discharge of debts because the debtor has previously received a discharge described in 1328(f).

I. BEST INTERESTS OF THE CREDITORS - If the instant estate were liquidated under Chapter 7 of the Bankruptcy Code, the allowed unsecured claimants would be paid \$0.00. Under this plan, the allowed unsecured claimants will receive not less than that amount.

II. PLAN FUNDING AND LENGTH OF PLAN

A. The plan payments by Debtor shall consist of the total amount previously paid (\$8,645.66) added to the continuing monthly payment in the amount of **\$672** for **41** months, commencing October 2016, or until all allowed claims are paid in full or otherwise provided for by the plan (maximum total plan length: 60 mos).

Maximum Total of Plan Payments: \$36,197.66

III. PAYMENT OF CLAIMS.

A. SECURED CLAIMS

1. Secured Claims - Debtor proposes to pay the lesser of the amounts below or the allowed secured claims by means of monthly payments to the trustee. Liens shall be retained until the earlier of: (1) payment of the underlying debt determined under nonbankruptcy law; or (2) upon entry of discharge. Upon completion of the preceding event, claimants shall release their liens. Debtor reserves the right to object to any and all of these claims and amend the plan accordingly, if needed.

Name of Creditor	Description of Collateral	Total Payment
Federal Nat'l Mort. Association (Claim No. 2)	6331 Race St. Phila. PA 19139	\$32,000.00

2. Secured claims not being paid. The following secured claims, *or any secured claim filed after this plan*, are either disputed by the Debtor or otherwise not being paid though the plan as secured claims. These creditors will retain liens, if any, allowed under nonbankruptcy law unless Debtor brings a motion under bankruptcy rule 3012 and/or an adversary action, as appropriate under section 506(a) to determine the extent, validity, and priority of any lien. If Debtor is successful in determining the claim(s) is/are unsecured, the claimants shall release their liens.

Name of Creditor	Description of Collateral	Claim Asserted
City of Phila/ Phila. Gas works	6331 Race St. Phila. PA 19139	\$10,683.86 Statutory lien
City of Phila/ Phila. Gas Works	6331 Race St. Phila. PA 19139	\$201.81 Statutory Lien

B. PRIORITY CLAIMS.

1. Allowed unsecured claims entitled to priority under section 507 will be paid in full: NONE
2. Administrative Claims
 - a. *Trustee fees.* Percentage fees payable to the trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
 - b. *Attorney's Fees* have been paid/are being paid by Debtor's son.

C. UNSECURED CLAIMS

1. Claims of General Unsecured Creditors. Allowed unsecured claims shall be paid on a **pro rata** basis after all administrative, priority and/or secured claims are paid in full.

IV. OTHER PLAN PROVISIONS

- A. If prior to the expiration of the period set forth in Paragraph II of this plan, the "Total of Plan Payments" identified in Paragraph II is paid in full, or if all allowed claims are paid in full or otherwise provided for by the plan, this plan shall terminate on that date.

V. ORDER OF DISTRIBUTION. Payments from the plan will be made by the trustee in the following order:

- A. After the application of the appropriate amount each month to the administrative claims, the entire amount of the monthly payment remaining in the hands of the trustee shall be distributed in equal monthly payments, pro rata, to the holders of the allowed secured claims under Paragraph III.A.1 until each such claimant shall have received 100% of the amount allowed on each claim.
- B. After the administrative, priority, and secured claims are paid in full, the entire amount of the monthly payment remaining in the hands of the trustee shall be distributed, pro rata, to the holders of allowed general unsecured claims pro rata.

/s/ Adelene Evans
Adelene Evans